TRIBUTE TO THE JOYCE H. WIL-LIAMS CENTER OF KANSAS CITY, KANSAS

HON. DENNIS MOORE

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES Wednesday, November 17, 2004

Mr. MOORE. Mr. Speaker, I rise today to tell you about a wonderful organization in the Third Congressional District of Kansas that is celebrating its 25th anniversary of serving domestic violence victims in Kansas City, Kansas.

In 1979, I was the District Attorney in Johnson County, Kansas, and involved in helping that county provide domestic violence services to its citizens. At the same time, just to the north, community leaders in Kansas City, Kansas, in Wyandotte County, were coming together for the same purpose. In 1979, the Joyce H. Williams Center was incorporated, and began its services to the KCK community. I first learned of their efforts through working with their leaders in the Kansas City Metropolitan Coalition on Domestic Violence. The Joyce H. Williams Center was begun by the Yates Branch of the YWCA. A few years later, when the Yates Branch YWCA branch closed, the Joyce Williams Center and most of the YWCA services continued under the sponsorship of Friends of Yates, Inc.

Twenty five years later, the Joyce Williams Center continues to provide hope and help to women and children in abusive situations. The center has helped hundreds of families over the last 25 years. Today, their services include a hotline for victims to call, counseling, case management, substance abuse assistance, and a transitional living shelter.

I know my colleagues in the House of Representatives will join me in congratulating the staff, board of directors, and community volunteers of the Joyce H. Williams Center on this anniversary of their founding. I know they will continue to serve their community for many years to come.

HONORING THE SERVICE OF CAPTAIN TONY TORRES

HON. ED PASTOR

OF ARIZONA

IN THE HOUSE OF REPRESENTATIVES Wednesday, November 17, 2004

Mr. PASTOR. Mr. Speaker, I rise today to honor Mr. Tony Torres for his thirty years of service in the City of Phoenix Fire Department.

Mr. Torres was born in Phoenix and attended Phoenix College, where his is currently a member of the adjunct faculty. He served our nation in Vietnam, and is a member of American Legion Post 41.

Mr. Torres joined the City of Phoenix Fire Department in 1975 and retired this year as a Captain in the Fire Operations Division. From 1999 until his retirement, he held the position of Public Information Officer and earned various departmental awards. He is also a recipient of the Department of Public Safety Citizens Life Saving Award.

Mr. Torres' service to the community extends beyond his career as a fire fighter. He has worked with numerous neighborhood ac-

tivist organizations, as well as with the Mayor and City Council members, in order to improve the safety of all valley neighborhoods. He is also a past vice president of the Valley Hispanic Bomberos and was an active member of the United Phoenix Fire Fighters Union.

Mr. Torres currently lives in North Phoenix with his wife of 25 years, Susan. On behalf of the Phoenix community, I thank him for his many years of service and wish him a happy and healthy retirement.

IN SUPPORT OF H.R. 5218, MATT'S HEALTH INSURANCE PLAN ACT OF 2004

HON. RICHARD A. GEPHARDT

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES Wednesday, November 17, 2004

Mr. GEPHARDT. Mr. Speaker, I rise today to discuss H.R. 5218, Matt's Health Insurance Plan Act of 2004, which I introduced last month. This bill has a very personal meaning to me, and I believe it is integral to solving America's health care crisis.

Today in this country, over 40 million Americans live without health coverage. These Americans are people just like you and me. Citizens who work full-time jobs where no health care is offered. Parents who work two and three part-time jobs just to feed their children and provide a safe place to live. Entire families where values like hard work and responsibility mean something, but where no member of that family can find full-time work with full benefits in a struggling economy.

Americans who don't have health coverage too often don't have access to health care. In a day and age when morals dominate the political landscape of this country, how can we remain indifferent to the millions of Americans who can't receive the care they need? This is the biggest moral problem our country has. It's time we fixed it.

Let me tell you why this is so important to me. Three decades ago, when I was an attorney in St. Louis, my two year old son Matt was diagnosed with what they said was terminal cancer. My wife Jane and I were told he probably wouldn't last six weeks.

In the end, we were among the most fortunate in more ways than one. My law firm had a health plan, and it was the only way we could afford the new and experimental therapies. That insurance plan, the talented doctors and nurses, and the grace of God saved Matt's life.

But I remember the nights we spent in the hospital waiting room talking to the parents of another patient—a child with severe cancer from a family who couldn't afford health insurance. Those parents didn't know what to do. All they could do was pray. As long as I live, I will never forget the terror in their eyes. In this country, it should never be this way.

Matt's Plan, named after my son, is my vision for how we can cover everyone in America with health insurance—with no new bureaucracy and no nationalized plan. This is more than just a health care plan. It's also an economic stimulus plan designed to create jobs and get this economy moving again.

The plan is essentially this: we pass a law requiring every employer to provide access to quality coverage, with employer tax credits covering most of the cost.

Today, an employer can take a tax deduction that would cover about 30 percent of the cost of health insurance. But that deduction is effectively worthless when a company is struggling and losing money in this economy.

There are also far too many employers who fail to provide health insurance because the tax deduction doesn't come close to covering the cost of the insurance premiums. As a result, millions of families are left without health insurance.

My plan would change that. Employers who don't currently offer health insurance would be required to offer a quality health plan, and they'd receive a refundable tax credit equaling 60 percent of the full cost of the premium. A tax credit they'd pass through completely to their employees in the form of health insurance. Employers would only be responsible for 60 percent of the full cost of the premium and would not be required to contribute to the cost of health coverage beyond the nominal administrative cost of providing health insurance coverage. Employees would not be required to pay more than 40 percent of the premium cost.

And for those employers who currently do offer health insurance, my plan replaces the existing tax deduction with a 60 percent refundable tax credit—a tax credit on the employer's share of the premium, which puts more money directly into the business that has been doing the right thing. 'Refundable' means the employer will receive the credit, regardless of whether they're making a profit.

This health care plan leaves no American on their own. The 60 percent tax credit would apply to part-time employees. It would apply to retiree health benefits paid by former employers. It would apply to the self-employed. And state and local governments would receive federal assistance equal to 60 percent of their health care costs.

My plan would allow individuals between the ages of 55 and 64 to buy into Medicare coverage at no cost to the federal government. It would subsidize 65 percent of the cost of COBRA health insurance for the unemployed. It would subsidize low-wage workers who are below or near the poverty line who can't afford their share of the premium. And it would modify the SCRIP Program for uninsured low income children, expanding it to include their parents, and expanding efforts to find those families who qualify.

Under my plan, employers who already offer health insurance would see an immediate reduction in their overhead. The economic stimulus would result in billions of dollars in increased wages and benefits, more money in the pockets of the average family, and more jobs. And the result of adding millions of Americans to the ranks of the insured means more preventive care, far fewer trips to the emergency room, and lower health care costs for everyone.

Mr. Speaker, I have introduced this bill so that Matt's Plan will become part of the public record on the health care debate. I hope that as Congress continues to deal with the health care problem in America, someone will reintroduce this bill and develop this plan further.

To me, this plan is a bold, innovative idea that can work—an idea that can bridge a canyon of fear and illness and cover everyone in America with health insurance, and jump start the economy at the same time. It's morally